FORM RAB9I (Chapter 13 Case) (12/09)

Case Number 10-28332

UNITED STATES BANKRUPTCY COURT

District of Utah

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines The debtor(s) listed below filed a chapter 13 bankruptcy case on 6/18/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

| Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including William L Johnson PO Box 103 Jensen, UT 84035 | married, maiden, trade, and address): Evelyn Ann Johnson PO Box 103 Jensen, UT 84035 |
|---|---|
| Case Number: 10–28332 WTT | Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx–xx–8026 xxx–xx–2529 |
| Attorney for Debtor(s) (name and address): Robert S. Payne Lincoln Law 921 West Center Street Orem, UT 84057 Telephone number: (801) 224–8282 | Bankruptcy Trustee (name and address): Kevin R. Anderson tr 405 South Main Street Suite 600 Salt Lake City, UT 84111 Telephone number: (801) 596–2884 |

Meeting of Creditors

Date: July 26, 2010 Time: 9:00 am

Location: 405 South Main Street, Suite 250, Salt Lake City, UT 84111

Deadlines:

Papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): 10/25/10

For a governmental unit (except as otherwise provided in First P. Parley, P. 2002 (a) (1): 12/15/10

in Fed. R. Bankr. P. 3002 (c)(1): 12/15/10

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 9/24/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections

The debtor has filed a plan. The hearing on confirmation and any filed objections under Standing Order Number 1 [Local Rule 2003–1(a), 2083–1(c),(e) and (g), 5005–1(b)(1) or 6070–1(c)(4)] will be held:

Date: 8/31/10, Time: 10:30 AM, Location: U.S. Bankruptcy Court, Rm 376, 350 South Main Street, Salt Lake City, UT 84101

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

| Address of the Bankruptcy Clerk's Office: 350 South Main #301 Salt Lake City, UT 84101 Telephone number: (801) 524–6687 | For the Court: Clerk of the Bankruptcy Court: David A. Sime |
|--|---|
| Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM | Date: 7/2/10 |

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1–800–733–6740 or (801) 524–3107 with your touch—tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at **www.utb.uscourts.gov**for details.

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EXPLANATIONS FORM RAB91 (12/07)

| | EXPLANATIONS FORM RAB9I (12/07) |
|--|---|
| Filing of Chapter 13 Bankruptcy Case | A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. |
| Legal Advice/Note | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. |
| Claims | A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Dismissal | This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s)or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Bankr.D.Ut. Rules 1007–2, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed. |
| Objections to Confirmation and the Filing of Tax Returns | Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Standing Order Number 1 [Local Rule 6070–1(c)(1)(2)(3)]. |
| | Refer to Other Side for Important Deadlines and Notices |
| | |

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B10 (Official Form 10) (04/10)

| UNITED STATES BANKRUPTCY COURT District of Utah | | | PROOF OF CLAIM | | |
|---|---|---|--|--|--|
| Name of Debtor: William L Johnson Evelyn Ann Johnson | | Case Number: 10-28332 | | | |
| NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503. | | | | | |
| Name of Creditor (the person or other entity to whom the debtor owes money or property): | | ☐ Check this box to indicate that this claim amends a previously filed claim. | | | |
| Name and address where notices should be sent: | Strike any pre-printed text if incorrect AND type or print correct information | Court Claim Number:(If known) | | | |
| Telephone number: | | | Filed on: Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. Check this box if you are the debtor or | | |
| • | • | trustee | in this case | | |
| Name and address where payment should be sent (if different from above): | | 5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. | | | |
| Telephone number: 1. Amount of Claim as of Date Case Filed: \$ | | Specify the priority of the claim. | | | |
| If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not | | Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). | | | |
| complete item 4. If all or part of your claim is entitled to priority, complete item 5. | | ☐ Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or | | | |
| ☐ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges. | | | on of the debtor's business, ver is earlier - 11 U.S.C. §507 | | |
| 2. Basis for Claim:(See instruction #2 on reverse side.) | | | ☐ Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). | | |
| 3. Last four digits of any number by which creditor identifies debtor: 3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.) | | | ☐ Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). | | |
| 4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. | | Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). | | | |
| Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other Describe: | | | - Specify applicable paragraph of C. §507 (a)(). | | |
| Value of Property: \$ Annual Interest Rate% | | | nount entitled to priority: | | |
| Amount of arrearage and other charges as of time case filed included in secured claim, | | | 3 | | |
| if any: \$ Basis for perfection: | | *Amounts | are subject to adjustment on | | |
| Amount of Secured Claim: \$ Amount Un | nsecured: \$ | 4/1/13 an respect to | d every 3 years thereafter with ocases commenced on or after the ljustment. | | |
| 6. Credits: The amount of all payments on this claim has been cred | ited for the purpose of making this proof of claim. | FC | OR COURT USE ONLY | | |
| 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. | | U.S. Bar 350 Sou | nail this claim form to: nkruptcy Court th Main St., Rm. 301 se City, Utah 84101 | | |
| If the documents are not available, please explain: | | | | | |
| | ign it. Sign and print name and title, if any, of the claim and state address and telephone number if | | | | |
| above. Truth copy of power of automey, if any | ,. | | | | |

B10 (Official Form 10) (04/10) - Cont.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien

Claim Entitled to Priority Under 11 U.S.C.

§507(a) Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

____INFORMATION_

Acknowledgment of Filing of Claim To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the

(www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

court's PACER system

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

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CERTIFICASTE OF SNOTICE

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Date Rcvd: Jul 02, 2010

User: dlg Case: 10-28332 Form ID: rab9i Total Noticed: 27 The following entities were noticed by first class mail on Jul 04, 2010 +William L Johnson, Evelyn Ann Johnson, PO Box 103, db/jdb Jensen, UT 84035-0103 Lincoln Law, 921 West Center Street, +Robert S. Payne, Orem, UT 84057-5203 7099575 +Calvary Portfolio Services, Attention: Bankruptcy Department, Hawthorne, NY 10532-7504 7099580 Po Box 9438, dept 0251, Gaithersburg, MD 20898-9438 +Citimortgage Inc, +Cpu/citi - Conoco Phillips Union, Attn: Centralized Bankruptcy, 7099581 Po Box 20363, Kansas City, MO 64195-0363 Discover, PO BOX 5251, Carol Stream, IL 60197-5251 7099582 +Discover, +Everhome Mortgage Co, Attn: Bankruptcy, 8100 Nationsway, Jacksonvill:
+Mortgage Investors Cor, 3451 Hammond Ave, Waterloo, IA 50702-5345
+Mountain America Cu, 660 South 200 East, Salt Lake City, UT 84111-3835
+Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360 7099584 Jacksonville, FL 32256-4405 7099591 7099592 7099593 PO Box 98940, 7099596 Las Vegas, NV 89193-8940 Wyndham Vacation Resorts, Inc., The following entities were noticed by electronic transmission on Jul 03, 2010. tr +E-mail/Text: elarsen@chl3kra.com Kevin R. Anderson tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408 +EDI: BECKLEE.COM Jul 02 2010 21:33:00 7099573 American Express, c/o Becket and Lee LLP, Malvern, PA 19355-0701 Po Box 3001, +EDI: BANKAMER2.COM Jul 02 2010 21:38:00 7099574 Bk Of Amer, Po Box 17054, Wilmington, DE 19850-7054 7099576 +EDI: AIS.COM Jul 02 2010 21:38:00 Capital One, N.a., C/O American Infosource, Po Box 54529, Oklahoma City, OK 73154-1529 7099576 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 03 2010 02:41:34 Capital One, N.a., C/O American Infosource, Po Box 54529 Oklahoma City, OK 73154-1529 C/O American Infosource, Po Box 54529,
+EDI: CHASE.COM Jul 02 2010 21:38:00 Chas
+EDI: CITICORP.COM Jul 02 2010 21:33:00 Chas
Po Box 20432, Kansas City, MO 64195-0432
+EDI: CITICORP.COM Jul 02 2010 21:33:00 Chase
+EDI: CHASE.COM Jul 02 2010 21:33:00 Gemb, Chase, P.o. Box 15298, Citgo Oil / Citibank, 7099577 Wilmington, DE 19850-5298 7099578 Attn: Centralized Bankruptcy, Po Box 6241, Sioux ard, PO Box 94014, Citi, 7099579 Sioux Falls, SD 57117-6241 Disney Reward, Palatine, IL 60094-4014 7099583 Attention: Bankruptcy, 7099585 Po Box 103104, Gemb/chevron, Roswell, GA 30076-9104 +EDI: RMSC.COM Jul 02 2010 21:33:00 7099586 Po Box 103104, Gemb/icp. Attention: Bankruptcy, Roswell, GA 30076-9104 7099587 +EDI: HFC.COM Jul 02 2010 21:33:00 Attn: Bankruptcy, Po Box 5263, Hsbc Best Buy, Carol Stream, IL 60197-5263 EDI: IRS.COM Jul 02 2010 21:33:00 Salt Lake City, UT 84111 7099588 IRS Special Procedures, 50 South 200 East Mail Stop 5021, 7099589 +EDI: RMSC.COM Jul 02 2010 21:33:00 Lowes (GE Money Bank), PO BOX 103104, Roswell, GA 30076-9104 +EDI: RMSC.COM Jul 02 2010 21:33:00 7099590 Lowes / MBGA, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104 7099595 +EDI: WFFC.COM Jul 02 2010 21:38:00 Wf Fin Bank, Wells Fargo Financial, 4137 121st St, Urbandale, IA 50323-2310 +EDI: WFFC.COM Jul 02 2010 21:38:00 7099594 Wf Fin Bank, Wells Fargo Financial, 4137 121st St. Urbendale, IA 50323-2310 TOTAL: 17 ***** BYPASSED RECIPIENTS ***** TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Joseph Spertjens

Signature: Date: Jul 04, 2010

District/off: 1088-2